



North Carolina Flood Fact Sheet

Summer Storms & Hurricane Season

North Carolina's climate, while generally temperate, is highly vulnerable to severe flooding during the summer months and throughout hurricane season. Hurricanes, tropical storms, and heavy rains have all caused serious damage in North Carolina in recent years. With its Atlantic coastline and vast network of 17 river basins, North Carolina's landscape provides many opportunities for rising waters. In the past 10 years, North Carolina has sustained flood damage from eight hurricanes and tropical storms—in 2008 Tropical Storm Hanna caused severe flood damage throughout the state and forced hundreds of residents to evacuate their homes.

Now is the time to remind residents of the dangers of flooding and the importance of protecting their homes and assets with flood insurance—before a storm hits and it is too late.

NORTH CAROLINA FLOOD FACTS

(Source: National Flood Insurance Program)

Currently, there are more than 137,000 flood insurance policies in force in North Carolina. **However, many of the state's households remain at risk**—fewer than four percent of households are protected by flood insurance.

NORTH CAROLINA FLOOD RISKS

Heavy Rains. Hurricanes, tropical storms, and summer thunderstorms have the potential to unload heavy and sustained rainfall, which overwhelms drainage systems and causes flooding. In 2010, remnants of Tropical Storm Nicole brought more than 20 inches of rain to the state in a matter of days.

Storm Surge & Inland Flooding. Storm surge, the water that is pushed toward the shore by strong storm winds, can cause severe flooding in coastal areas. During Hurricane Isabel (2003), storm surges of six to eight feet damaged thousands of properties in Dare County alone. Coastal communities, however, are not the only ones who should prepare for hurricane season. Hurricanes and tropical storms are powerful systems that have the ability

to travel far from the initial strike zone. Once inland, they continue to bring heavy rains. North Carolina experienced a majority of the inland flooding and flood damage from Hurricane Floyd.

BE FLOODSMART—REDUCE YOUR RISK

- **Learn your flood risk.** Find out your flood risk by entering your address at **FloodSmart.gov** “Assess Your Risk.” Insurance agents can also help confirm your risk.
- **Plan for evacuation.** Plan and practice a flood evacuation route, ask someone out of state to be your “family contact” in an emergency, and ensure everyone knows the contact's address and phone number.
- **Move important objects and papers to a safe place.** Store your valuables where they can't be damaged.
- **Conduct a thorough home inventory.** Thorough documentation of your belongings will help you file your flood insurance claim. For more information, visit www.knowyourstuff.org.
- **Build an emergency supply kit.** Food, bottled water, first aid supplies, medicines, and a battery-operated radio should be ready to go when you are. Visit www.ready.gov for a disaster supply checklist.
- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is a 30-day waiting period before a policy becomes effective. If you already have a flood policy, remember that it needs to be renewed each year.

Visit **FloodSmart.gov** or call **1-800-427-2419** to learn about individual flood risk, explore coverage options and to find an agent in your area. **Most standard homeowners policies do not cover flood damage**, but flood insurance may be more affordable than you think. The average flood insurance policy costs about \$600 a year, and rates start as low as \$129 a year for homes in moderate-to-low risk areas.

